LONDON INDISPUTABLE LIFE POLICY CO[MPANY.]—At the Annual Meeting of the Assured, held at the London Tav[ern], on Friday, the 13th [inst.], the following Report was received and unanimously approved:—

"In submitting their Third Annual Report to your consideration, the [Directors] consider it unnecessary to call your attention to the past progress, present state, and [prospects] of the Company.

"At the date of your last annual meeting, the Company had issued 681 [policies] assuring the sum of 193,274l. 7s., and yielding a revenue of 7,439l. 12s. 9d.; and, in the course of the [twelve months] there have been received 241 proposals for the assurance of 107,750l. 0s. Of these [amounting to 54,431l. 0s. 7d.], 164 have been accepted and completed, assuring 76,250l., and yielding an annual revenue of 2,939l. 0s. 9d. making the number of policies issued within three years from the commencement of the Company [of] 1,022—assuring 393,774l., and yielding a revenue of 11,497l. 0s. 9d.

"At your last annual meeting, your Directors were enabled to congratulate [you] on the fact of the number of deaths having been considerably less than the one-half of the [amount] of expectancy. In the course of the last year the proportion of deaths has been even less, and the [claims] that period have amounted to only 1,000l.

"The balance sheet to 31st December last, and a statement of the assets and [liabilities] of the Company, prepared, certified, and audited, in terms of the statute under which the Company is [incorporated], is presented to the meeting, from which it appears, that after providing for [all] payment of the sums assured and outstanding [claims, including] a whole preliminary [charge] all ending the formation of the Company, there was at that period a balance of 17,82[1]. 4s. 4d. [divided] the property of and divisible amongst the members of the Company, as directed by the [Act] of Constitution.

"These facts will enable the members to draw their own conclusion as to the prospects of the [Company], but it may be proper to remind them that although almost an exampled success has [attended] the issue of upwards of 1,000 policies, and the accumulation of a revenue of 11,497l. 0s. 9d. in three [years], from the commencement of business, no fortune neither from the old of loan or annuity has [been] but is the result of the practice of pure life assurances, the future business of the Company [must] very much increased by their own exertions; and coming that the whole profits belong exclusively [to] be secured, and that the policies of this Company are from their date unquestionable [documents] of security, thousands have it in their power greatly to extend the business, and thereby [promote] the welfare of the community at large and benefit themselves."

TRUSTEES.

John Campbell Renton, Esq., M.P. — James Fuller Maitland, Esq.
Richard Malins, Esq., Q.C. — William Wilberforce, Esq.
Richard Spooner, Esq., M.P.

DIRECTORS.

William Adams, Esq., New Broad-street.
John Adkins, Esq., White Hart-court, Lombard-street.
H. A. Bevan, Esq., John-street, Adelphi.
J. T. Brownell, Esq., Lawrence Pountney-lane.
John Ma[tthews, Esq., Arthur-street West, City.
Chas. G. Parnell, Esq., North-street, Park-lane.
William Williams, Esq., Bow-lane, Fenchurch-street.

Actuary.—James Turner, Esq., Great George-street, Westminster; Geo[rge]
Medical Adviser.—Benjamin Phillips, Esq., F.R.S., Wimpole-street.
Secretary.—David Allison, Esq., Alfred-place, Bedford-square. Pa[ssing]
Captain Creed, Norfolk-crescent, Oxford-square; Roger Gaskell, Esq., M[anchester]; Jarvis Amos, Esq., York-street, Portman-square; George Y. Robson, Esq., [Leeds]; Messrs. Atkins and Andrew, [Bristol]; Messrs. Bourne, 84, Connaught-terrace, Edgware-road.—The Rev. James Sherguld Boone, A.M., Stanhope-street, Hyde-park, and New-square, Lincoln's-inn. Banker.—The London and Country [Bank], 21, West, and Redford-row; Charles Pemberton, Esq., Eastbourne-terrace, Hyde-park, and Lincoln's-inn-fields. [Solicitors].—Messrs. Bourne and Hall, Winchester-house, Old Broad-street. Medical Adviser.—J. B. Brown, Esq., Oxford-square. Manager, ALEXANDER ROBERTSON, Esq.

BRITISH MUTUAL LIFE OFFICE.—

The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

ALL POLICIES INDISPUTABLE.

ENGLISH and CAMBRIAN LIFE ASSURANCE SOCIETY,

8, New Bridge-street, Blackfriars.

Declined lives at equitable rates.
Policies of five years' standing not void in case of suicide.
Medical men remunerated in all cases.
Loans granted on personal and other security on terms more advantageous to the borrower than in any other office.
Annuities and Endowments granted on the most advantageous terms.
Prompt payment of all claims
CHARLES W. BEVAN, Resident Manager and Actuary.

LOANS ON EQUITABLE TERMS.

LONDON MUTUAL LIFE and GUARANTEE SOCIETY, Head Offices, 63, Moorgate-street, London.

Incorporated by Act of Parliament, with a Guarantee Fund of 50,000l. Loans granted upon approved personal or other security, in connection with a life assurance, for periods not exceeding three years. Applications addressed to the Secretary, and endorsed "Private," will be regarded as strictly confidential, and meet with attention. Prospectuses, tables of rates, terms of honesty guarantee, and every other information, on application at the Society's Offices. By Order,

GEORGE WILSON, Chairman.
JOSEPH TUCKER, Vice-Chairman.
March, 1851. HENRI C. EIFFE, Secretary.

The Directors are ready to receive applications for Agencies from persons of respectability and industrial energy of character.

PROFESSIONAL LIFE ASSURANCE COMPANY.

Admitting on equal terms persons of every class and degree to all its benefits and advantages.

Capital, Two Hundred and Fifty Thousand Pounds.
Chairman—Major HENRY STONES.
Deputy-chairman—JAMES ANDREW DURHAM, Esq.
With upwards of Fourteen Hundred Shareholders.

There are two important clauses in the deed of settlement, by which the directors have power to appropriate one-tenth of the entire profits of the company:—

1st.—For the relief of aged and distressed parties assured for life, who have paid five years' premiums, their widows and orphans.

2nd.—For the relief of aged and distressed original proprietors, assured or not, their widows and orphans, together with 5 per cent. per annum on the capital originally invested by them.

All policies indisputable and free of stamp duty.

Rates of premium extremely moderate.

No extra charge for going to or residing at, in time of peace, Australasia, Bermuda, Madeira, Cape of Good Hope, and the British North American Colonies.

Medical men in all cases remunerated for their report.

Assurances granted against paralysis, blindness, accidents, insanity, and every other affliction, bodily and mental, at moderate rates.

A liberal commission allowed to agents.

Annual premium for assuring 100l., namely:—

Age—		Age—	
20	£1 16 9	40	£2 13 6
30	1 19 6	50	3 15 8

Prospectuses, with tables and fullest information, may be had at the offices of the Company, or of any of their agents.

Applications for agencies requested.
EDWARD BAYLIS, Resident Manager and Actuary.
Offices, 76, Cheapside, London.

THE GENERAL LIFE and FIRE ASSURANCE COMPANY.—Established 1837.—Empowered by Special Acts of Parliament.—63, King William-street, London; and 11, St. David-street, Edinburgh.

CAPITAL—ONE MILLION.

DIRECTORS.

George Bousfield, Esq.
Thomas Challis, Esq., Alderman.
Jacob George Cope, Esq.
John Dixon, Esq.
Joseph Fletcher, Esq.
Richard Hollier, Esq.
Charles Hindley, Esq., M.P.
Thomas Piper, Esq.
Thomas B. Simpson, Esq.
Hon. Charles P. Villiers, M.P.
John Wilks, Esq.
Edward Wilson, Esq.

AUDITORS.

William Hunter, Jun. Esq. | Joseph Dawson, Esq.
George Mack, Esq.

Secretary.—Thomas Price, LL.D. Actuary.—David Oughton, Esq.
Surveyors.—John Davies, Esq.; James Harrison, Esq.
Solicitor.—Stephen Walters, Esq.

Annual Premiums for the Assurance of 100l. payable at death.

18	20	30	40	45
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 12 3	1 15	2 7 8	3 13 7	4 4 0

The following are amongst the distinctive features of the Company:—

I. Entire freedom of the assured from responsibility, and exemption from the mutual liabilities of partnership.

II. Payment of claims guaranteed by a capital of 1,000,000l.

In the LIFE DEPARTMENT.—1. Assurances are effected on participating and non-participating tables, on ascending and descending scales, for short periods, and by policies payable at the ages of 55, 60, 65, or 70, or previously in the event of death.

2. Premiums paid annually, half yearly, or quarterly, in a limited number of payments, in one sum, or on increasing or decreasing scales.

3. Policies on the participating scale immediately interested in the profits of the Company.

4. The age of the assured admitted, on satisfactory evidence being produced.

5. Policies assigned as security not forfeited by duelling, suicide, or the execution of judicial sentences.

In the FIRE DEPARTMENT.—Houses, furniture, stock in trade, mills, manufactories, shipping in docks, and all descriptions insured at moderate rates.

Loans from 100l. to 1,000l. advanced on personal security, and the deposit of a Life Policy to be effected by the borrower.

A liberal commission allowed to solicitors, auctioneers, and surveyors.

UNION ASSURANCE OFFICE (Fire, Life, Annuities, Corahill and Baker-street, London; College-green, Dublin; and Grosvenor-street, Hamburgh: instituted A.D. 1714.

Life.—Reduced rates for young and middle ages, with the security of a Company in existence for nearly 140 years.

The Bonus system (first and only effectual one to policyholders) commences from 2½ per cent. on the premium seven years' premiums.

Policies without profits.

Two-thirds only of the premium may be paid until death.

Deferred and increasing rates of premium, and half-yearly or quarterly.

Loans granted. Medical fees allowed.

Fire.—Insurances at the usual rates, and profits returned on policies which have been out for seven years by prompt payment.

March, 1851. THOMAS LEWIS, Secretary.

FAMILY ENDOWMENT LIFE ASSURANCE AND ANNUITY SOCIETY,

18, Waterloo-place, Blackfriars, London, and at Calcutta.

CAPITAL, 200,000l.

DIRECTORS.

William Butterworth Bayley, Esq., Chairman.
John Fuller, Esq., Deputy-Chairman.
Lewis Way, Esq. | Edward Lee, Esq.
Robert Chichester, Esq. | Colonel Ouseley.
Major [illegible] | Major Turner.
C. H. Latouche, Esq. | Joshua Walker, Esq.

A third per cent. Bonus was added to the Society's Policies on the profits in 1846. The next valuation will be in January, 1856.

Loans are granted on mortgage and on security of Life Interests and Reversions.

INDIA BRANCH.

The Society has extensive Indian business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties calling at the Office will be furnished with particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.

JOHN CAZENOVE, Secretary.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 16, Waterloo-place, and 63, King William-street, City.

THE CHISHOLM, Chairman.
RICHARD HARTLEY KENNEDY, Esq., Deputy-Chairman.

The Annual General Meeting of this Society was held on the 22nd day of May, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress,—the number of policies issued exceeding by one-third the number of those of the preceding year, and the claims being fully one-fourth under the estimate.

After considering a very careful valuation of the assets and liabilities, it was resolved to allow a reduction of 20 per cent. on the Premiums payable on all Policies on the participating scale, on which five or more annual payments had been previously made.

Credit is allowed for half the Annual Premiums for the first five years.

The following table exemplifies the effect of the present reduction:—

Amount Assured.	Annual Premium hitherto paid.	Reduction of 20 per Cent.	Annual Premium now payable.
£	£ s. d.	£ s. d.	£ s. d.
1,000	29 17 6	5 19 2	23 18 4
1,000	33 6 0	6 15 0	26 11 0
1,000	43 13 0	8 18 6	34 14 6
5,000	80 11 6	24 2 6	56 9 0

A. R. IRVINE, Managing Director.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 2, Royal Exchange buildings.

Established 1806. Policy-holders' Capital, 1,193,318l. Annual Income, 180,000l. Bonuses declared, 473,000l. Claims paid since the establishment of the Office, 2,001,480l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

The Rev. JAMES SHERMAN, Chairman.
HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.
Henry B. Alexander, Esq. | William Cotter, Esq.
George Deare, Esq. | Apsley Pellatt, Esq.
William Judd, Esq. | George Round, Esq.
Richard D. King, Bart. | Frederick Squire, Esq.
The Hon. Arthur Kinnaird. | William Henry Stone, Esq.
Thomas Maurice, Esq. | Capt. William John Williams, R.N.
J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.R.S., 30, Upper Montague-street, Montague-square.

Seventeen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1806	2,500	79 10 10 extinguished.	1,388 3 0
1811	1,000	33 18 8 ditto	393 17 0
1815	1,000	34 16 10 ditto	314 13 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
381	1807	500	888 13 1	1,388 13 1
1174	1810	1,000	1,189 5 0	2,189 5 0
1288	1809	5,000	3,408 17 0	8,408 17 0

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 50, Regent-street.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry, Leicester-square, London; and 18, Rue Trenchet, Paris, incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives. Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross. Established in 1782.

DIRECTORS AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart., M.P.

Matthias Attwood, Esq.
Deodatus Barton, Esq.
Octavius Edward Coope, Esq.
William Cotton, Esq.
William Davis, Esq.
George Arthur Fuller, Esq.
Emanuel Goodhart, Esq.
Henry Grace, Esq.
Joseph Owen Harris, Esq.
Thomas Hodgson, Esq.
James Horne, Esq.
John Dorrien Magens, Esq.
J. Masterman, Esq., M.P.
John Petty Muspratt, Esq.
Richard Price, Esq.
George Stanley Repton, Esq.
Benjamin Shaw, Esq.
Charles Hampden Turner, Esq.
Matthew Whiting, Esq.
Thomas Wilson, Esq.

ASSISTANT DIRECTOR—Thomas Richter, Esq.

AUDITORS.

John Davis, Esq.
John Hodgson, Esq. | James Alexander Gordon, Esq.

SECRETARIES.

Wilmer Harris, Esq. | George William Lovell, Esq.

ARCHITECT AND SURVEYOR.—John Shaw, Esq.

SOLICITORS.—Messrs. Bevan and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not required to make good the losses of others, as in the case in some other Insurances with this Company expiring at Midsummer may be renewed within Fifteen days thereafter, or they will become void.

Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout United Kingdom.

WESTERN and GENERAL PERMANENT BUILDING SOCIETY.—Office: 2, Albion-terrace, Brook-green, Hammersmith.

Shares, 100l. Monthly subscription 10s. per share. Entrance fee, 2s. per share.

DISTINCTIVE FEATURES.

Fixed Tables and Terms of Payment.
Shares advanced in full.
Fixed and reduced Law Charges and Surveyor's Fees.
Open to Persons wherever resident.
No Redemption Fee.
No Bidding for Shares.
Reduced Scale of Fines.
Advances made on property in any part of Great Britain.

The Society will assist in purchasing property by public auction or private contract.

Parties may enter at any time, and pay no arrear subscriptions.

Profits divisible among investors.

Interest on withdrawals, and discount on prepayments at 4 per cent.

Fines reduced to less than one-third their usual amount.

Advances made for terms ranging between one and 12½ years.

Borrowers may extend the time of payment beyond the term originally contracted for, and thus lessen their monthly payments.

Shares may be taken, and prospectuses, tables, and any information will be furnished on application to Messrs. WATSON and SONS, 18, Bouverie-street, London, and Hammersmith; PETER BROAD, 39, Tavistock-street, Covent Garden; and WM. LOVELL, 2, Albion-place, Brook-green, Hammersmith.

TO DRAUGHTSMEN AND CIVIL ENGINEERS.

H. MORRELL, BLACK LEAD PENCIL MANUFACTURER, No. 149, Fleet-street, London.

These Pencils are prepared in various degrees of hardness and shades.

H H H for drawing on wood.	F F light and fine.
H H H for architectural use.	F for general writing.
H H for engineering.	B black for effect.
H for shading.	B B ditto.
H B hard and black for drawing.	B B B ditto.
	B B B B ditto.
M medium.	

Sold by all the principal Stationers in town or country.

E. WOLFF & SONS' newly-invented CRETA LÆVIS, or PERMANENT DRAWING CHALKS, in cedar, in every variety of colour.—E. WOLFF & SONS beg to state that they have, by the introduction of certain improvements in their CRETA LÆVIS, enabled it to be used in the same manner as the ordinary pencils, and effects can now be produced equal to water-colour drawings, without the use of water or any other fluid; the various colours blending together with the greatest harmony, beauty, and richness. It can be cut to a fine point, and is thus capable of giving a very delicate outline. For the following reasons, the great advantages resulting from the use of the CRETA LÆVIS must be obvious, as, without the necessity of water, palette, brushes, &c., all the various tints can be used with a truthfulness that cannot be surpassed, and by their use the drawings may be carried any distance without the slightest risk of injury by rubbing, thus superseding every other method in existence. The drawings may be carried in a portfolio with safety, as no other crayons, they will neither rub off nor suffer injury by coming in contact with the usual contents of a portfolio. The CRETA LÆVIS, unlike the indelible or wax crayons, WILL NOT BE AFFECTED BY HEAT OR CHANGE OF CLIMATE.

E. WOLFF and SONS' IMPROVED CRAYON PAPER is the best for the CRETA LÆVIS. To be had of all Artists' Colourmen and respectable Stationers, in leather boxes, containing 12, 18, 24, 36, 48, &c.—A Pattern Card, containing the whole of the tints and colours of the CRETA LÆVIS, with their numbers attached to each shade, price 1s. each. CAUTION.—As there are several spurious imitations, it is necessary to see that every Pencil is stamped, "CRETA LÆVIS, E. WOLFF and SONS." London, with name of the colour.—Creta Lævis Pencils sent to copy at C. R. CLIFFORD'S, 20, Piccadilly.

Manufactory, 33, Church-street, Shoreditch, London.

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